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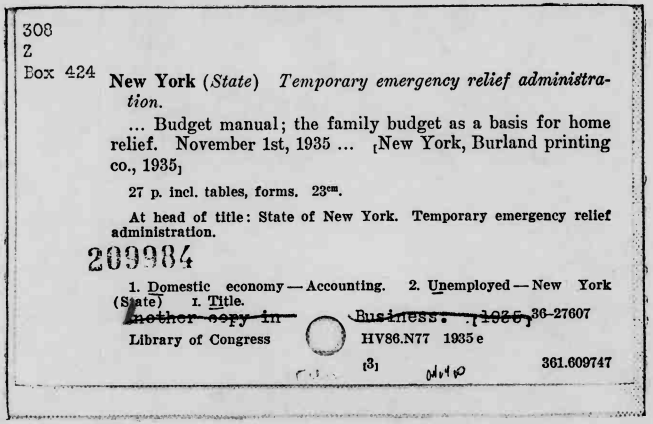

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BUDGET MANUAL

THE FAMILY BUDGET AS A BASIS FOR HOME RELIEF

November 1st, 1935

TEMPORARY EMERGENCY RELIEF ADMINISTRATION
State Office Building, Albany
79 Madison Avenue, New York

STATE OF NEW YORK

TEMPORARY EMERGENCY RELIEF ADMINISTRATION

BUDGET MANUAL

THE FAMILY BUDGET AS A BASIS FOR HOME RELIEF

November 1st, 1935

MEMBERS

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Mar. 10, 1938 RE-1/21

BUDGET MANUAL

The Family Budget as a Basis for Home Relief

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FOREWORD

▼

As stated in the Public Welfare Law of the State of New York, it is the duty of the public officials "to provide adequately for those unable to maintain themselves". The Emergency Relief Act of the State of New York has reaffirmed this duty for those in need because of unemployment. The giving of relief is rightly considered a difficult procedure, but training and experience have developed several approaches, of which budgeting is one of the most clearly defined and widely accepted methods. The principles of the budget are quite simple and easily mastered but the amounts given in each locality must be constantly reviewed in order to adapt allowances to conditions in small towns, large cities, rural areas; as well as to differing standards of living and cultural habits. The suggestions in this manual are neither absolute nor final but should prove helpful in standardizing and rendering more effective the purposes of sound relief administration.

Section One

PLANNING FOR ASSISTANCE TO FAMILIES

Needs and Resources

Two factors in planning relief are, first, the needs of the families and second, the resources in a community to meet those needs.

Relief should always be given on the basis of need. The usual items for a family include: shelter, food, clothing, light, fuel for heating and cooking, household necessities, medicine, medical supplies and medical care.

Other items which seem less usual may be essential in certain families or under certain conditions. Examples of such items are insulin, ice, carfare, lunch money, etc.

When community resources are so limited, however, that minimum requirements cannot be met, the economies made should be such as not to reduce the family's living standards below the point of safety.

Cash Relief

The substitution of cash for commodity relief has proceeded slowly but is now beyond the experimental stage. Cash, rather than relief in kind, is the medium for both mothers' allowance and old age assistance throughout the State, and has been successfully given to over half a million home relief families. Agreement is now quite general that for the average family cash allowances should be granted. In instances where cash cannot be managed by the family, grocery or other orders may be issued. Certain conditions must be met before a bureau is granted permission to give home relief in cash.*

Budgeting Family Needs

In the past it was frequently the practice to issue a grocery order or fuel order which would "tide the family over". Nowadays an attempt is made to give "adequate" relief, which is relief sufficient

*See Manual of Procedure for Local Relief Administration, Section 200, Item 212.

to maintain not only subsistence but reasonable health and well-being. In determining relief allowances a budget plan is necessary.

The Budget

A budget is an estimate of need as over against income and resources. The budgetary needs vary for different families. An individual family budget is affected by many factors, such as the age and physical condition of the individuals, the locality, the season and prices. However, there are certain general principles and measures which may be used in estimating the local allowance for the various budgetary items.

Section Two

ITEMS OF THE BUDGET

Variable Costs

Just how the standard requirements of a proper budget may best be provided, is a problem to be solved by each community. The cost will vary with market, transportation and with local resources of garden, dairy and other products. Food habits also play an important part and must be considered.

Because of the differences in cost of commodities in different parts of the State, the amount of the budget cannot easily be expressed in definite amounts of money, but must be left to relief bureaus to calculate the sums to be allowed on the basis of the actual cost of items locally.

Food

Food is apt to be the largest item of expenditure in the relief budget, and it is important that wholesome articles be provided at as low a cost as possible. The only sound basis for food relief is the quantity of food needed by individuals of different ages and physical conditions. The allowance should be large enough to provide a diet sufficient for health and growth, and to allow for a reasonable variety in the selection of foods. Damage done by inadequate food may be permanent. Lack of the proper amounts of a well balanced diet will not only handicap the individual, but may create grave community health problems.

Weekly Food Needs

For the guidance of the local relief bureau a summary of weekly food needs for all ages is given in the chart on page 11. These allowances for the various types of food represent the minimum which will protect health and will promote the growth of children. Any allowance of less than the amount stated may ultimately produce impairment of health.

For convenience the food allowance is usually translated into money terms. This should not obscure the fact that the QUANTITY and KIND of food is the basic concern.

For practical use in estimating individual family budgets it is much simpler to reduce the number of age groups used to three* groups—as follows:

Ages: Sixth month to sixth year
Sixth year to thirteenth year
Thirteenth year and over

Six groups are given in the food chart on page 11, in order to make it more valuable as a guide to food selection.

The money value of the food allowance is dependent upon the local cost of the amount of food specified for the various age groups in the chart on page 11.

The Family Food Budget

The large family can buy more economically than the small family or a single individual. Allowance should, therefore, be made for such variations in buying power.

In calculating the food budget of a family use the allowance for the individual members according to age and make the following additions or deductions.

Number in Family	*Allowances*
Single Individual	Adult ..... plus 50%
Two	Sum of individual allowances. plus 25%
Three	Sum of individual allowances. plus 15%
Four-five-six-seven	Sum of individual allowances. no additions
Eight	Sum of individual allowances. deduct 5% from total (No deduction if family contains three or more pre-school children.)
Nine and over	Sum of individual allowances. deduct 5% from total

Exceptions

Pregnant women	Adult ..... plus 25%
Nursing mothers	Adult ..... plus 50%
Infants	Allowance for the nursing mother provides for the breast-fed baby from birth to six months, except that ten cents should be added for fruit. In case of a bottle fed infant the cost of the formula should be allowed.

*Many bureaus recognize the special needs of adolescents by indicating another group (twelfth year to sixteenth year) and considering all above 16 as adults.

FOOD CHART—SUMMARY OF WEEKLY FOOD NEEDS FOR ALL AGE GROUPS**

FOODS	Measure	6 Mo.–2 Yrs.	2–5 Yrs.	5–10 Yrs.	10–12 Yrs.	12–16 Yrs.	Over 16***
Milk	quarts	7	3½–5	3½	3½	3½–7	3½
Potatoes	pounds	1 (potatoes & vegetables together)	1½	2	3	4	4–5
Green or Root Vegetables	pounds		1½	3	3	3	2½–3
Fruits: Fresh	pounds	2 oranges or tomato juice	3 oranges or tomato juice	1	1	1	1
Dried	ounces	4	3	4	6	6	6–8
Bread	pounds	1	1½	2	2½	3½	2½–3
Cereals and Flour	pounds	½	¾	1	1½	2	2½–3
Eggs		3	3	3	3	3	3
Cheese	ounces	—	1	2	3	4	4
Legumes (Dried Beans, Peas, etc.)	ounces	—	1	2	3	4	4
Meat and Fish	pounds	—	—	½	1	1	1½–2
Butter and Fat	ounces	2 (butter)	3	6	8	12	12
Sugars	ounces	0–2	4	6	8	8	12–16
Cod Liver Oil	ounces	1–3	Include for all children if possible				

** Adapted from Good Nutrition at Minimum Cost. Published by New York Association for Improving the Conditions of the Poor. Revision and enlargement 1931.
*** At light and moderate muscular work.

Special Diets

Special diets should be allowed on the recommendation of a physician. Standard diets in common use among doctors are frequently very expensive. A special bulletin to assist the physician to adjust diet recommendations to the incomes of patients is available free to all welfare bureaus and physicians handling relief clients.*

This bulletin has received the approval of the Committee on Public Health Relations of the New York Academy of Medicine and similar committees in various counties and cities. It can, therefore, be used without hesitation by a local bureau as a basis for estimating the allowance for average cases.

When one member of a family is a special diet case, the food budget for the remaining number in the family may be calculated and the cost of the special diet needed by the patient added.

Cod Liver Oil

More emphasis is now being placed on the value of cod liver oil than ever before. It might be well for both clients and welfare officials to remember that cod liver oil should be considered as a food and not as a medicine. It is needed by the normal individual as well as by the sick, in summer as well as in winter and should be used in relief families to supplement a low cost diet. (See Section Four, Page 25, for the standard allowance for various ages.)

Shelter

The allowance for shelter, like that for food, will vary according to the locality. This can best be determined after a survey of the local housing situation, including the expenses of property up-keep, the local tax rate, fire insurance rate, prevailing rent trends and assessed valuation of the property. A housing committee, representative of the many interests involved can give material assistance to a welfare bureau in their housing problem.

In arriving at a shelter allowance, which may be either rental or allowable payment on a home, consideration should be given to the following factors:

*"Special Diets at Low Cost," published by the Jewish Social Service Association, Inc., 67 West 47th Street, New York.

Taxes
Interest on mortgage
Water (when separate from taxes)
Necessary repairs (safety and sanitation)
Fire Insurance (when necessary)
Other items non-payment of which might lead to loss of shelter

Shelter grants are a legitimate charge. The allowances may be in the form of rent, or in the case of a home-owner, an allowance may be applied to certain fixed charges on the home, but should under no circumstances, increase the equity in the property. (See Section Three, Page 18, for information on two-family houses, combined business and home property and other property investments.)

In the average family it is desirable to maintain as far as possible their previous standards. It is obvious that it may be necessary to restrict excessive rentals but it is equally obvious that extremely low standards of housing should not be tolerated. In establishing housing standards due attention should be given to health and safety hazards. Before any rent is paid for unsuitable quarters every effort should be made either to remove the clients or obtain the reconditioning of the premises. When a bureau assumes the responsibility of relocating clients, it should definitely check on the suitability of the new quarters especially from the standpoint of sanitation and safety.

Rents should not be paid except in most unusual circumstances to legally responsible relatives.

Clothing

Clothing probably is the most difficult item in the entire relief budget. It is not possible to plan clothing budgets with the same precision as food budgets. However, clothing budgets are necessary as a guide. Factors involved include the kinds of garments needed, the number of each and the probable durability of each. Durability of the garment depends not only on the quality of the garment, but also on the care, laundering and repair and on the fact that one child may wear out his clothes almost twice as rapidly as another. Special consideration should be given to the effect of unsuitable or inadequate clothing in the case of the adolescent child and the working member of the family. Adequacy is only reached by providing es-

sential garments for each member of the family with an allowance made for necessary replacement and upkeep.

Communities have developed various means of meeting clothing needs such as the distribution of used clothing or clothing gifts and sewing projects. These resources may be utilized but their limitations should be clearly recognized. At best these will never be more than supplemental.

Good results are being obtained by the method of having a "cumulative clothing allowance". A definite sum is allowed in the budget. This is not granted from week to week but is allowed to accumulate. The family credit thus established is checked against whenever specific purchases are authorized. (See Section Four, Page 24, for record form.)

Light and Fuel

Light is a necessity of living. It is desirable, when possible, to grant the type of lighting, heating and fuel for cooking to which the client is accustomed, and for which the house is equipped. Safety hazards should be considered when changes are made. Local minimum charges of utility companies frequently must be met to prevent shut off of the service. Back bills should not be paid. Kerosene is usually purchased at a grocery store and a common error is to expect the client to make this purchase out of his food allowance.

The period during which fuel for heating is granted naturally depends upon geographic location and weather conditions. Such fuel is frequently furnished on the basis of a definite tonnage per month. However, the amount needed is more dependent on the character of the space to be heated and the efficiency of the equipment than on the size of the family or a period of time.

Household Supplies

Household supplies should be construed as including such miscellaneous items as household cleaning agents, laundry items, toilet tissue, matches, etc. A family can usually replace small items of kitchen and cleaning equipment out of this allowance, if their cost does not exceed twenty cents. Larger items such as brooms, mops, utensils, etc., should be provided by a special grant.

Special Needs

Certain types of special needs should be included in some budgets. Insulin is a common example of such a special need.

Ice may be provided in limited amounts in families with young children or in cases of illness where there is no adequate provision for proper care of milk and other food.

Carfare allowance for clinic visits, employment and other necessary transportation, may be included in the individual budget at the discretion of welfare officers. This should be held to an absolute minimum.

Lunch money for the working member and when necessary for school children should be included in the budget. This can be a minimum figure as lunch needs may be met in part by the food grant.

In some instances there are expenditures which must be made in order to get and retain a job; the legitimacy of these items can be easily established.

Insurance

In most welfare bureaus an insurance adjustment division has been set up which advises clients as to the assets in their insurance policies; helps them use these assets for the continuation of such insurance as is reasonable; and makes available to them in cash any asset over and above the amount necessary to keep such protection in force. In planning with clients for the expenditure of money refunded through the process of insurance adjustment, it is suggested that the important needs of the family which are not met through the allowed budget be considered on a case work basis and reasonably applied.

An allowance for insurance premiums in the regular budget may be made by individual welfare bureaus at their own discretion, however, in accordance with the terms of the Emergency Relief Act*, such allowance is not a reimbursable item. Where no allowance for insurance premiums is made, provision for the payment of such premiums should be made from the refund settlement, and it is recommended that premiums be paid for a period of from six months

*Emergency Relief in New York State. Statutes, Regulations and Opinions and Interpretations of Counsel. Second Edition, 1934, Page 99.

to a year in advance. In order to eliminate the "insurance-savings" combination, clients are limited to the whole life (straight life) type of insurance in amounts not to exceed $500 on adults and $300 on minors.

Medical and Nursing Care

Medical and nursing care *in their own home* may be provided for chronically ill patients. In communities where there is a city physician or nurse on a salary basis, the care of chronic cases should be the responsibility of the local department of public welfare and should only be included in the budget where such facilities are not available. A complete statement of policies and procedures regarding medical care in the home may be found in the Manual.*

*Manual of Rules and Regulations governing Medical Care Provided in the Home to Recipients of Home Relief, June, 1934. (In revision.)

Section Three

SELECTION AND CONTROL OF ITEMS IN THE BUDGET

Families should be allowed the greatest possible freedom in the choice of foods.* It is not the intention to minimize the importance of allowing for individual preference in food, but because of their great value certain foods should be assured to the average family. This is best accomplished by providing especially for them.

Milk

An adequate milk policy is a great safety factor. It is the easiest method of protecting the health and well-being of children. Money spent for milk will bring greater returns in nutritive value than money expended for any other one food. A delivered milk system is preferable because it not only guarantees milk to the child, but may reduce the price paid. Milk need not be limited to fresh, fluid milk, but may, and should, include other forms which are frequently cheaper. Unsweetened evaporated milk is just as nutritious as fresh milk and may well constitute one-half the total milk supply of the family, especially when cheaper than fresh, fluid milk. The following is considered minimum for normal individuals:

Ages:	1 to 2 years	 7	Quarts a week
	2 " 5 "	..... 3½—5	" " "
	5 " 10 "	..... 3½	" " "
	10 " 12 "	..... 3½	" " "
	12 " 16 "	..... 3½—7	" " "
	Adults	3½	" " "

Buying Controls

Experience has shown the following controls are necessary: the adoption of a list of food and household items which gives ample range of choice, but excludes foods unsuitable in a low cost diet (See Section Four, Page 20, for this list); the guiding of clients to such shops as offer a sufficiently wide selection and good quality.

* A food guide is available through the District Offices of The Temporary Emergency Relief Administration for distribution to clients.

Grocery and Food Price Controls

The most satisfactory way of assuring the lowest possible food prices in any community is through the grocery and food price control system or a local fair food price committee. Where such a system has not been set up, prices should be collected periodically from a sufficient number and variety of stores to give a reliable index of prevailing prices. Similar quality, grades and sizes should be priced in each store so that the figures will be comparable. To be of any value the pricing must be carefully done. Prevailing price, not average price, should be used in the calculation of the individual food allowance.*

Property Considerations

ONE-FAMILY DWELLINGS—Shelter allowances to home owners are granted in lieu of rent. They should not exceed the local maximum rent schedule. Payments in lieu of rent should never reduce the principal of a mortgage, increase the value of the home, or in any way enhance the client's equity therein.

The items which may be included in such shelter allowances are taxes, interest on a mortgage, water charges and fire insurance, if necessary.

Fire insurance premiums are paid only in the most unusual cases where non-payment would lead to loss of shelter. Such insurance is usually demanded as a part of the obligation of the mortgager. As it is a protection to his investment the mortgagee can, however, usually be depended on to carry the cost of such premiums, if the mortgager (relief client) is unable to do so.

If the property is in such a state that no mortgage loan can be procured, a possible situation might also arise where a very limited fire insurance premium might be included.

It is generally assumed that the owner should have a fair equity in his property if payments of any sort are to be made. Shelter allowances in cases where the owner's equity has been lost, should be made only under special circumstances.

*The Home Economics Department of the Temporary Emergency Relief Administration will assist any bureau desiring help in the calculation of food allowances or in the periodic review of the local allowance schedules.

MULTIPLE DWELLING HOMES—Where a relief client possesses a fair equity in a multiple dwelling in which he also resides, the following policy should pertain: rent allowances in accordance with the approved scale may be made where necessary. Income from the property, such as rents from other tenants, may be applied toward the minimum carrying charges. Any income from such property over and above actual minimum carrying charges should, however, be used for the family budget requirements.

OTHER PROPERTY—If a relief client owns a parcel of property other than that used as a residence, any income from such property should be used to the fullest extent to meet family budgetary needs. Such property must be regarded as an investment rather than as shelter and no allowance can be made for its maintenance.

Exceptions should be made to this rule only in rare instances. In the case of older people who own property of this type it may mean that their future security is tied up therein. If by paying carrying charges, it seems likely that a future income may be protected and future relief avoided or reduced, it might be more logical to permit minimum carrying charges to be taken out of such property income before it is figured against a budget deficit.

Since it is obviously unfair thus to give property investments preferential treatment over investments of another sort, such exceptions should be made only in rare instances.

BUSINESS AND HOME COMBINATIONS—If a relief recipient is running a business in his home, using space other than that needed for living quarters, two factors should be taken into consideration. Where non-payment of minimum carrying charges may result in the loss of the property, the income from such business may be applied toward the payment of those charges. Where a rent allowance is granted from relief funds, care should be taken that such allowance be made only for that portion of the property which would represent living quarters, as relief allowances cannot be made for the maintenance of business.

Section Four

SUGGESTED FORMS AND SCHEDULES

Insurance Schedule

The following table on an age basis is offered as a guide for the measurement of appropriate insurance protection for relief clients:

Age	*Weekly Premium*	*Protection*
1-10	$0.05	$150-$200
10-20	.10	200- 300
20-30	.20	300- 400
30-40	.30	300- 400
40-50	.40	300- 400

Food and Household Supplies

The following list was prepared to assist communities in the revision of local lists for food and household supplies. It includes the items of greatest food value and offers as wide a range of choice as is consistent with adequate nutrition at minimum cost. In the items of meat, fish, fresh fruits and fresh vegetables, it is helpful to indicate a maximum price per pound and to permit the client to buy any variety desired up to that maximum price.

In issuing a food list it may be necessary to use another arrangement. This list is intended only to give items and not to suggest set-up. However, it is hoped that the foods will be listed in groups rather than by alphabetic arrangement. In cases where alphabetic arrangement is used for foods, household items should be listed in a separate group.

Dairy Products

	Price
Milk-Fluid Grade B.....Per Qt.	$.....
" Evaporated ....Per tall can (unsweetened)	.....
Cheese—American ....Per Lb.	$.....
" Cottage ..... " "	.....
" Goat (Italian). " "	.....
Eggs—Grade B.....Per Doz.	$.....
" " C..... " "	.....

Meat and Fish

	Price
Beef hamburg.....Per Lb.	$.....
" corned ..... " "	.....
" heart ..... " "	.....
" kidney ..... " "	.....
" chuck ..... " "	.....
" rump ..... " "	.....
" flank ..... " "	.....
" stewing ..... " "	.....
Lamb stewing ..... " "	.....
Pork Liver ..... " "	.....
Beef Liver ..... " "	.....
Fish—Cod ..... " "	.....
Salt Cod ..... " "	.....
Haddock ..... " "	.....
Flounder ..... " "	.....
Mackerel ..... " "	.....
Other fish in season.	
Canned Salmon (Size ....) ... " Can	.....
Canned Sardines (Size of fish..) " "	.....

Cereals and Breads

	Price
Bread—White ... . Oz. Loaf	$.....
" Rye .... " "	.....
" Whole Wheat . ..... " "	.....
Graham Crackers.....Per Lb.	.....
Barley (Loose)..... " "	.....
Cornmeal " ..... " "	.....
Farina .....1 Lb. 12 Oz.	.....
Oatmeal .....1 Lb. 4 Oz.	.....
Whole Wheat Cereal .....Lb..... Oz.....	.....
Hominy ..... " ..... "	.....
Flour—White .....Per Lb.	.....
" —Whole Wheat... " "	.....
" —Rye ..... " "	.....
Macaroni (Pkg., Size .....).... " Pkg.	.....
Macaroni bulk..... " Lb.	.....
Spaghetti (Pkg., Size .....).... " Pkg.	.....
Spaghetti bulk..... " Lb.	.....
Rice, white—bulk..... " "	.....
" white (Pkg., Size .....).... " Pkg.	.....
Rice, brown—bulk..... " Lb.	.....
" brown (Pkg., Size .....).... " Pkg.	.....
Tapioca bulk..... " Lb.	.....

Canned Vegetables

	Price
Corn .....Per No. 2 Can	$.....
Peas ..... " " " "	.....
String Beans ..... " " " "	.....
Beets ..... " " " "	.....
Tomatoes ..... " " " "	.....
" ..... " " 3 "	.....
Baked Beans..... " " 2 "	.....
Sauerkraut ..... " " — "	.....
Tomato Paste (Size .....) .. " " "	.....
Spinach ..... " " 2½ "	.....
Applesauce ..... " " 2 "	.....

Root Vegetables

	Price
Beets .....Per Lb.	$.....
Carrots ..... " "	.....
Onions ..... " "	.....
Potatoes (White)..... " "	.....
" (Sweet)..... " "	.....
Turnips (Yellow)..... " "	.....

Green Vegetables

	Price
Cabbage .....Per Lb.	$.....
Spinach ..... " "	.....
String Beans..... " "	.....
Others in season not to exceed 7c. per lb.	

Dried Vegetables

	Price
Beans—Pea .....Per Lb.	$.....
" Kidney ..... " "	.....
" Lima ..... " "	.....
Lentils ..... " "	.....
Peas—Green Split..... " "	.....

Fruits

	Price
Apples .....Per Lb.	$.....
Bananas ..... " "	.....
Oranges (No.....)... " Doz.	.....
Others in season (not in excess of 7c per lb.)	
Dried—Prunes (No.....) " Lb.	$.....
" Raisins ..... " "	.....
" Apricots ..... " "	.....
" Figs on String.. " "	.....

Fats

	Price
Butter .....Per Lb.	$.....
" Substitutes .... " "	.....
Lard ..... " "	.....
Vegetable Oil ..... " Pt.	.....
" " ..... " Gal.	.....
" Fats ..... " Lb.	.....
Peanut butter ..... " "	.....

Miscellaneous

	Price
Sugar—Granulated ....Per Lb.	$.....
" Brown ..... " "	.....
Molasses (Size .....)... " Can	.....
Pepper ..... " Oz.	.....
Salt ..... " Lb.	.....
Baking Powder (Size .....) ..... " Pkg.	.....
Soda (Size .....)..... " "	.....
Spices (2 oz.)..... " "	.....
Flavoring	.....
Vinegar (bulk).....	.....
Yeast—Dry	.....
" Fresh	.....
Cornstarch .....Per Pkg.	$.....

Beverages

	Price
Tea—Green .....Per Lb.	$.....
" Black ..... " "	.....
Coffee ..... " "	.....
Cocoa (Size .....)..... " Can	.....

Household Supplies

	Price
Soap—Toilet	.....
" Laundry, White naphtha (or similar)	.....
Washing Soda	.....
Blueing	.....
Starch	.....
Scouring Powder	.....
Matches (Size ..... Box) Box	.....
Toilet Paper ..... Roll	.....
Broom	.....
Kerosene	.....
Lamp Chimney	.....
Wicks	.....
Clothes Line...(Length)	.....
" Pins ..... Per Doz.	.....
Mop Handle	.....
Scrubbing Brush	.....

Clothing List

A list similar to the one given below is helpful as a check list for supplying immediate needs. (Local average price per article should be inserted.)

MAN AT WORK OR LOOKING FOR WORK

ARTICLE	COST PER ARTICLE
Hat or Cap	
Coat or Jacket	
Suit	
Overalls*	
Shirts	
Underwear	
Night Clothes	
Shoes	
Socks	
Rubbers	
Suspenders or Belt	
Tie	

* If type of work requires.

BOYS—6 TO 16 YEARS

ARTICLE	COST PER ARTICLE
Cap	
Winter Coat	
S	
Jacket or sweater*** J	
Knickers or trousers	
Blouses or shirts	
Underwear	
Night Clothes	
Shoes	
Rubbers	
Tie	

*** Jacket—Sheeplined leatherette coat.

CHILDREN—1 TO 5 YEARS

ARTICLE	COST PER ARTICLE
Cap or Hat	
Coat or sweater*	
Dress, Suit or Rompers	
Underwear	
Night Clothes	
Shoes	
Stockings or socks	
Rubbers	

* Might include coat, cap and leggings.

WOMAN AT HOME OR AT WORK

ARTICLE	COST PER ARTICLE
Hat	
Coat	
Street Dress	
House Dress	
Underwear	
Brassieres	
Corset or Girdle**	
Slips or Petticoat	
Night Clothes	
Shoes	
Stockings	
Rubbers	

** If needed.

GIRLS—6 TO 16 YEARS

ARTICLE	COST PER ARTICLE
Hat or beret	
S	
Coat or Sweater C	
Dress	
Underwear	
Slip	
Night Clothes	
Shoes	
Stockings or socks	
Rubbers	

INFANTS

ARTICLE	COST PER ARTICLE
Coat or Wrap*	
Dress	
Slips or Gertrudes	
Shirts or Vests	
Night Clothes	
Diapers	
Stockings or socks	

*Might include cap and leggings.

Shoe repair in all groups.

Articles obtainable from local sewing projects and clothing bureaus may be indicated by #.

Clothing Allowance Record Form

The following form is used as a file record in bureaus having a cumulative clothing allowance. A weekly sum is credited to the family according to the number in the family and the ages of the individual members.

Name..... Address.....
Case No..... Date.....
Budget..... Visitor.....

	1	2	3	4	5	6	7	8	9	10	11	12	13
Budget													
Clothing													
Balance													
	14	15	16	17	18	19	20	21	22	23	24	25	26
Budget													
Clothing													
Balance													
	27	28	29	30	31	32	33	34	35	36	37	38	39
Budget													
Clothing													
Balance													
	40	41	42	43	44	45	46	47	48	49	50	51	52
Budget													
Clothing													
Balance													

Clothing is given on the "as needed basis". Up to date lists of clothing prices are furnished to the visitor. When requests for clothing are received, the visitor can quickly find out not only the approximate cost of the articles requested but can easily check on the amount remaining in the family clothing allowance. An allowance according to age groups has been found more satisfactory than a flat per person rate.

Cod Liver Oil

Cod Liver Oil is a valuable food because it is a very rich source of two food substances, vitamin A and vitamin D.

Liberal amounts of these two vitamins are needed both in summer and in winter to promote growth and to build up resistance. The food purchased by the average relief client is usually low in vitamin A.

In the interest of health it is desirable to have the widest possible distribution among young children, pregnant women and nursing mothers and the undernourished of all ages.

Dosage

The average daily dose recommended by the U.S.P.* Vitamin Advisory Board for the oil specified below is:

Infants: 3 teaspoonfuls daily
Adults: 6 teaspoonfuls daily

Strength

The dosage recommended above applies to cod liver oil containing at least 600 U.S.P. units of Vitamin A per gram and at least 85 U.S.P. units of Vitamin D per gram. Inasmuch as cod liver oil is ordinarily prescribed in the dosage given above, it is not necessary to purchase oil greatly in excess of the strength described above.

Purchase Plan

The purchase of standard grades is advised. The following specifications may be used in asking for bids as they conform to official standards:

"Oil of good quality containing at least 600 (U.S.P.) units of Vitamin A per gram and 85 (U.S.P.) units of Vitamin D per gram".* It is desirable to explain that oil of a higher vitamin content is not desired if it entails additional cost.

Bottled Oil

It is more economical to purchase bottled oil in packages of not less than eight ounces or more than sixteen ounces. The sixteen ounce bottle is preferred because it corresponds roughly to the biweekly requirement of persons over six months of age. A material saving may be made if it is purchased in at least six dozen lots.

*The Pharmacopeia of the United States, 1934 Supplement. Published by the Board of Trustees, United States Pharmacopoeial Convention.

Bulk Oil

Bulk purchases are only desirable in communities where the necessary facilities for handling and storing are available. When purchased in twenty gallon containers the oil will cost approximately one-half as much as oil purchased in sixteen ounce packages. The cost of bottles, labor and wastage will considerably reduce these savings. There is also the risk of spoilage due to improper storage and the difficulty of cleaning and sterilizing bottles for re-fills.

Storage

Both bottled and bulk oil should be stored in a cool, dark place.

Selected List of References to Official Rulings on the Family Budget

For original statements of policy in regard to budget problems see the following official Temporary Emergency Relief Administration Publications. For convenience these references have been indexed according to subject.

TITLE

TEMPORARY EMERGENCY RELIEF ADMINISTRATION—PERIODIC PUBLICATIONS

Official Bulletins
Official Letters to Commissioners of Public Welfare and Executive Directors of Emergency Relief Bureaus
Departmental Letters—Social Service Series

EMERGENCY RELIEF IN THE STATE OF NEW YORK—STATUTES, REGULATIONS AND OPINIONS AND INTERPRETATIONS OF COUNSEL. SECOND EDITION—REVISED TO NOVEMBER 1ST, 1934.

MANUAL OF PROCEDURE FOR LOCAL RELIEF ADMINISTRATION

SUBJECT REFERENCE

Home Relief—Definition and Budget Items:
Statutes—Pages 7, 10, 188
Manual, Section 000, Item 021; Section 100, Item 119; Section 200, Items 209, 210, 211, 222, 223.

Shelter
Statutes—Pages 10, 103-106.
Official Bulletin 6, Item 33.
Official Bulletin 9, Item 62.
Official Letter, May 6th, 1935.

Carfare
Departmental Letter—Social Service Series No. 18, May 3rd, 1935.

Household Supplies
Statutes—Page 30.

Cash Relief
Statutes—Pages 7, 12.
Official Bulletin 54, Item 236.
Manual, Section 200, Item 212.

Insurance
Statutes—Pages 99, 100.
Departmental Letter—Social Service Series No. 10, October 11th, 1934.

Ice
Statutes, Page 86.
Departmental Letter—Social Service Series No. 5, July 16th, 1934.

Cod Liver Oil
Official Bulletin 30, Item 153.
Official Letter, May 17th, 1934.

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